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Patent  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: )  
Henry Schellhorn ) Group Art Unit: 3624  
Serial No.: 09/614,427 ) Examiner: Narayanswamy Subramanian  
Filed: July 12, 2000 )  
For: VARIANCE REDUCTION TECHNIQUE )  
FOR LARGE SCALE RISK MANAGEMENT )

**AMENDMENT AND RESPONSE TO RESTRICTION REQUIREMENT**

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed on 07/23/2004, please amend the above-identified application as follows.

**Amendments to the Claims**

Amendments to the claims begin on page 2.

**Remarks**

Remarks begin on page 10.